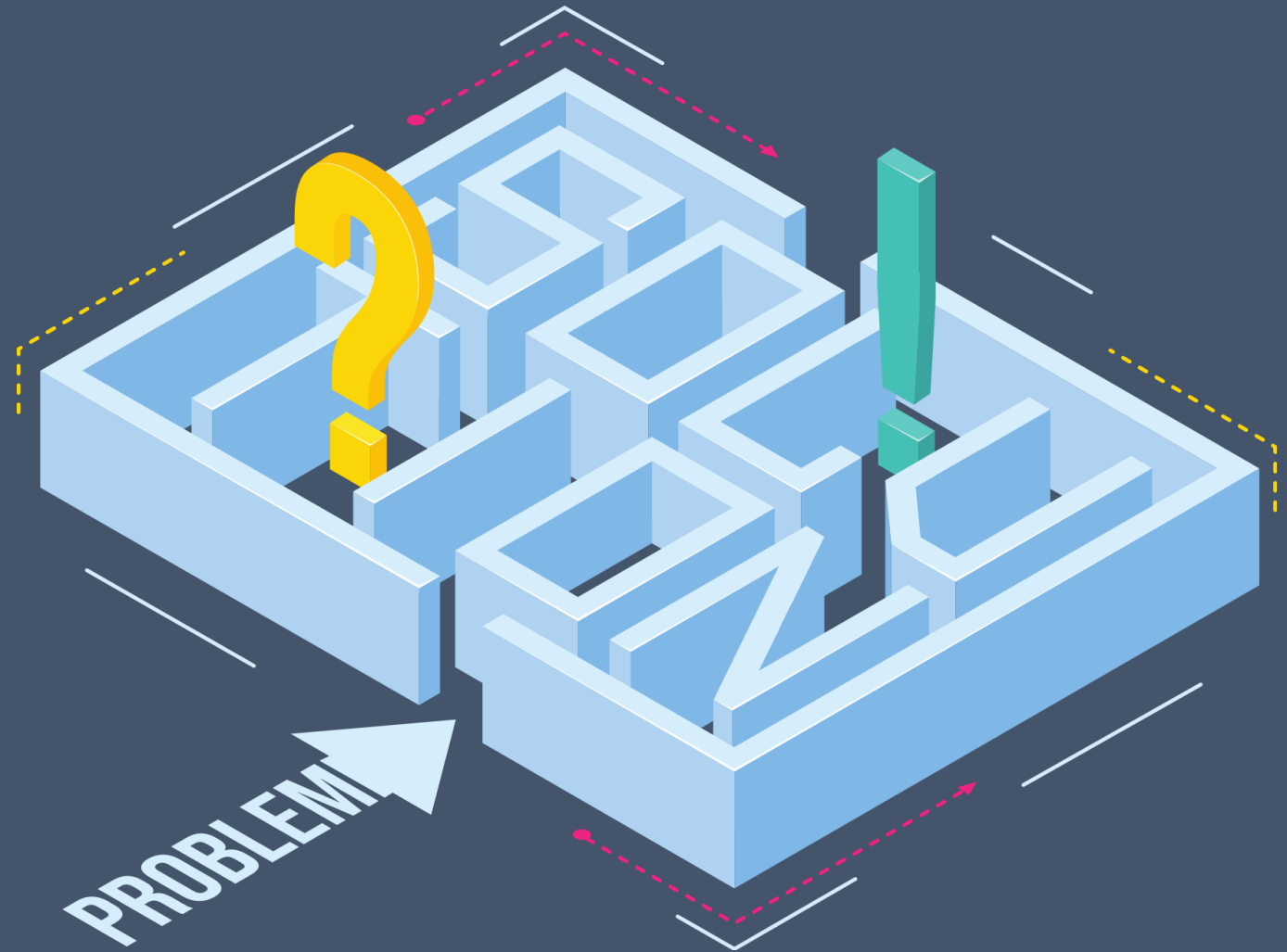# CRM Response Time Analysis

Aprilia Titisari

Average Service Time by Received Date

According to bar chart, there is no correlation between number of complaint and speed of response time, the highest average service time is occurred on May (12,14 minutes in average) with number of complaint 210 (lower than March, April, July and August). On the other side, the highest average service time by year is occurred in 2014 with total average service time 12,11 minutes in average.
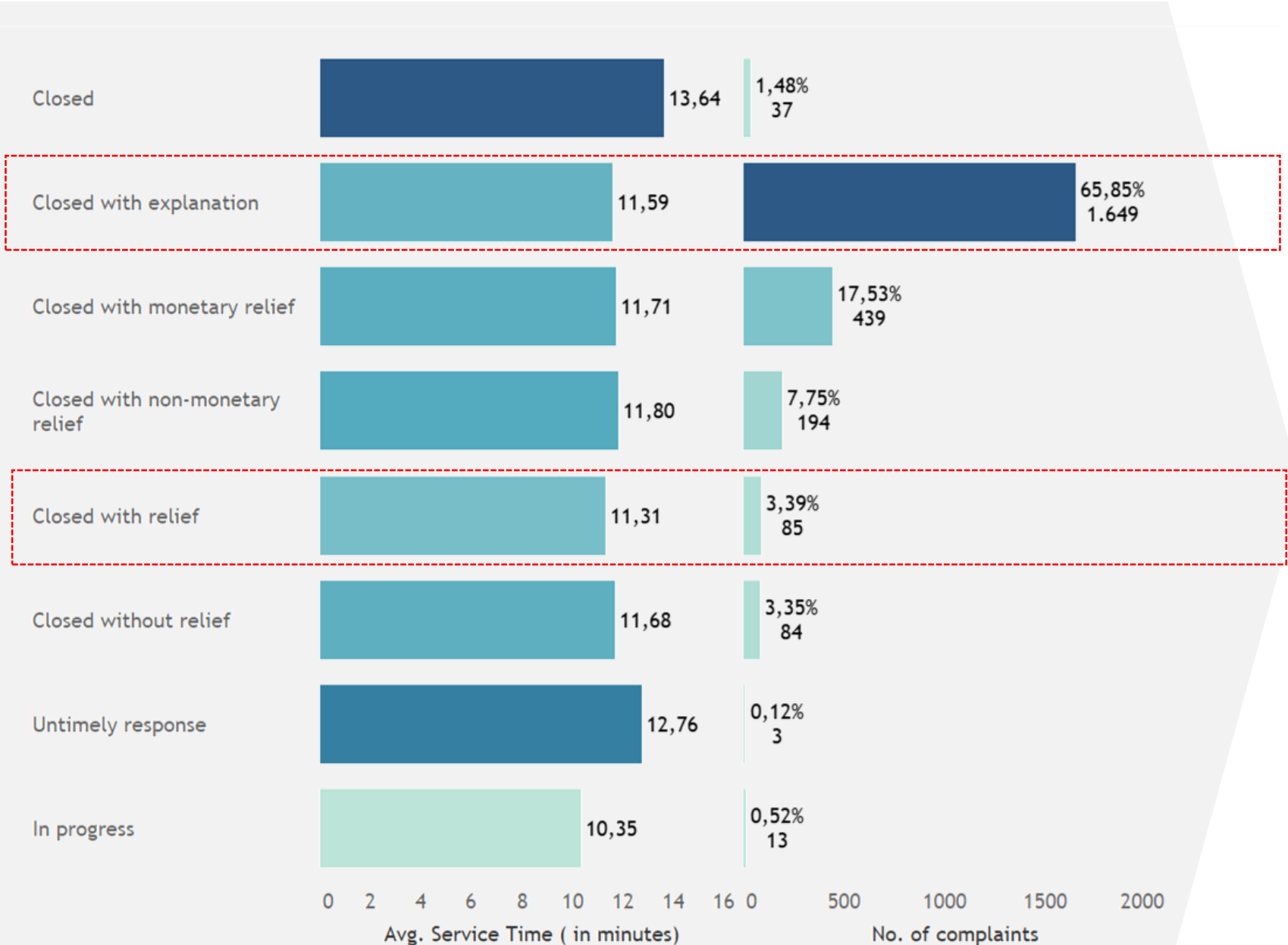
Avg Service Time (in minutes) and Number of Complaints in each month
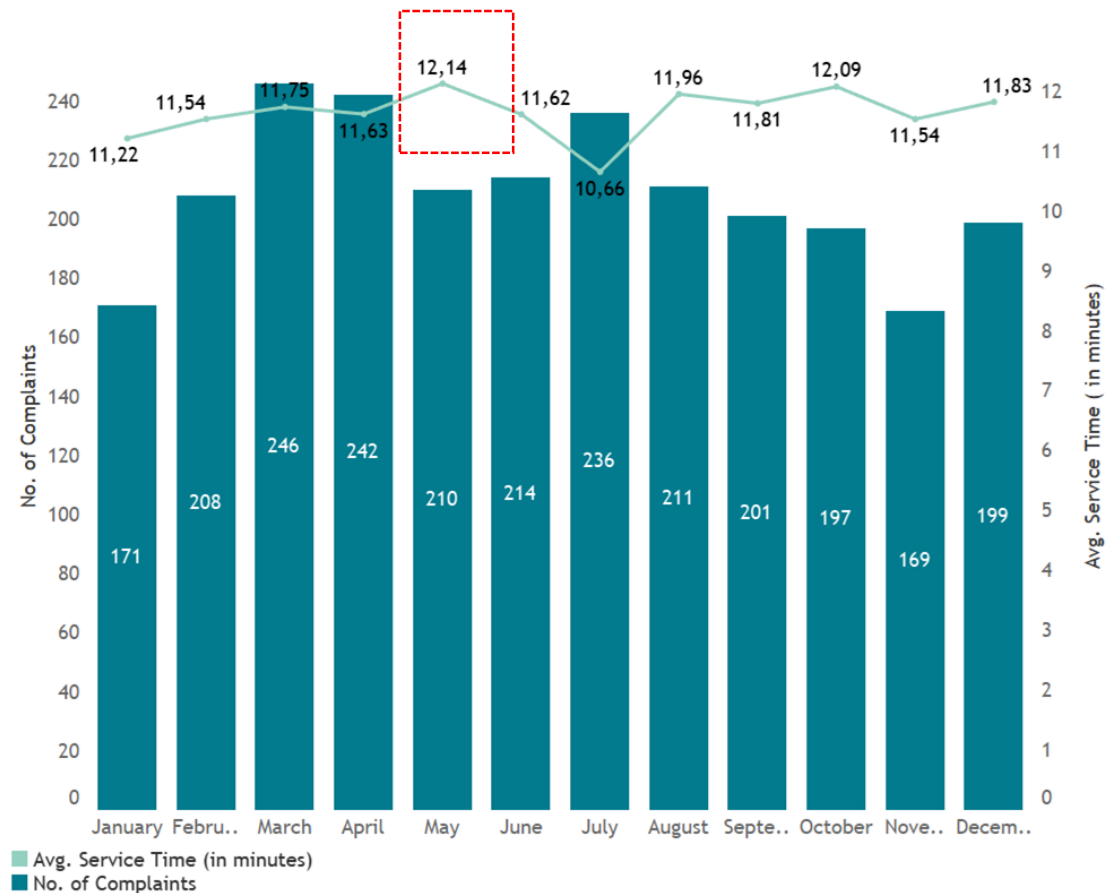
Avg Service Time (in minutes) in each year and month

Month of Date Received	2012	2013	2014	2015	2016	Avg. Service Time
January	12,05	9,51	14,10	9,61	9,93	10,92
February	10,46	11,06	11,61	12,80	10,64	11,46
March	11,55	11,45	13,94	10,52	11,83	11,81
April	11,14	12,78	11,87	11,47	11,34	11,63
May	11,55	11,37	12,48	12,42	13,04	12,14
June	12,10	10,97	11,30	11,30	12,13	11,62
July	11,84	8,85	9,81	11,62	10,71	10,66
August	12,93	12,26	11,32	11,00	12,14	11,96
September	11,04	11,83	13,51	11,81	11,04	11,81
October	11,07	13,40	11,76	12,69	11,94	12,09
November	11,22	11,52	12,63	11,70	10,97	11,54
December	11,64	12,24	11,12	11,72	12,31	11,81
Avg Service Time	11,58	11,36	12,11	11,64	11,54	11,63

Average Service Time by Company Response to Customer

Response	Avg. Service Time (in minutes)	%	No. of complaints
Closed	13,64	1,48%	37
Closed with explanation	11,59	65,85%	1.649
Closed with monetary relief	11,71	17,53%	439
Closed with non-monetary relief	11,80	7,75%	194
Closed with relief	11,31	3,39%	85
Closed without relief	11,68	3,35%	84
Untimely response	12,76	0,12%	3
In progress	10,35	0,52%	13

Avg. Service Time (in minutes) — No. of complaints

65.85% of complaints (1.649) are closed with explanation to customer with average time service is 11,59 minutes, but the average time still higher than closed with relief response which is 11,31 minutes.

Average Service Time by Consumer Dispute

Consumer Dispute will bring more time to service comparing to non dispute one. Based on year, 2012 has the most dispute cases comparing to another year but the service time is lower comparing to another year with less dispute cases.

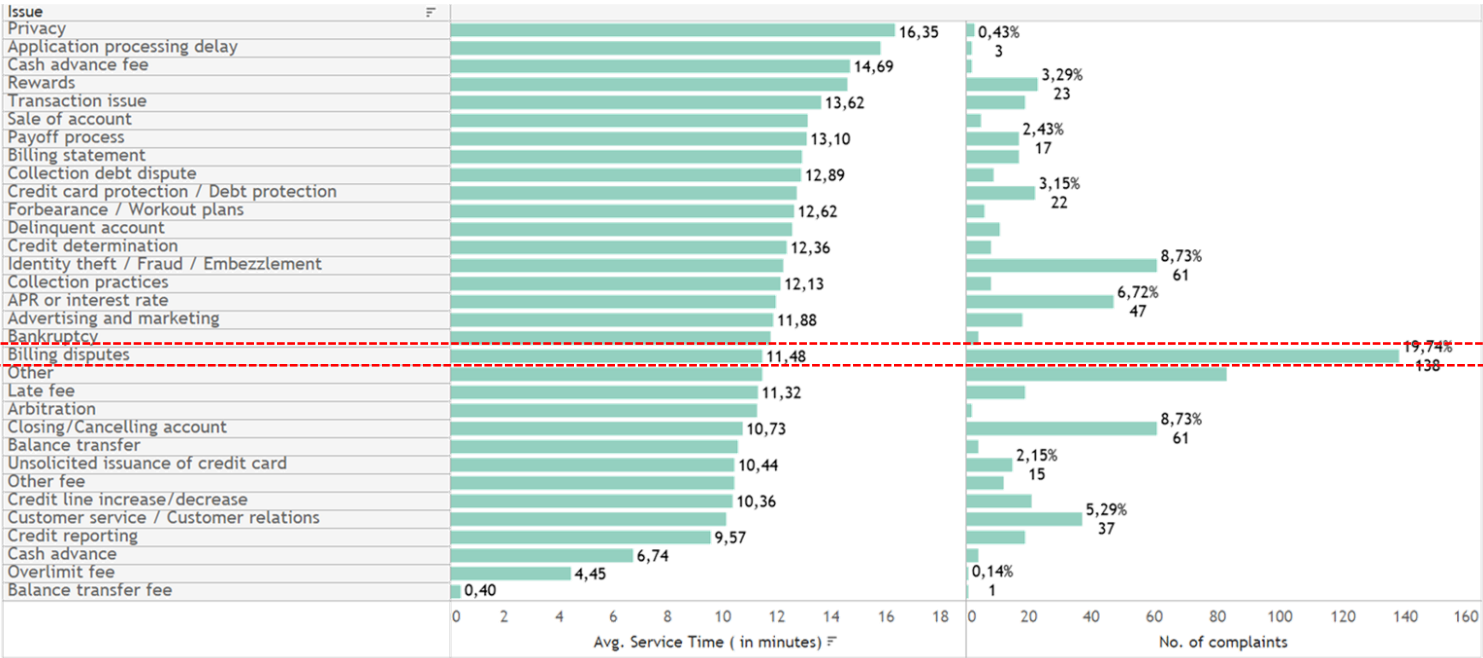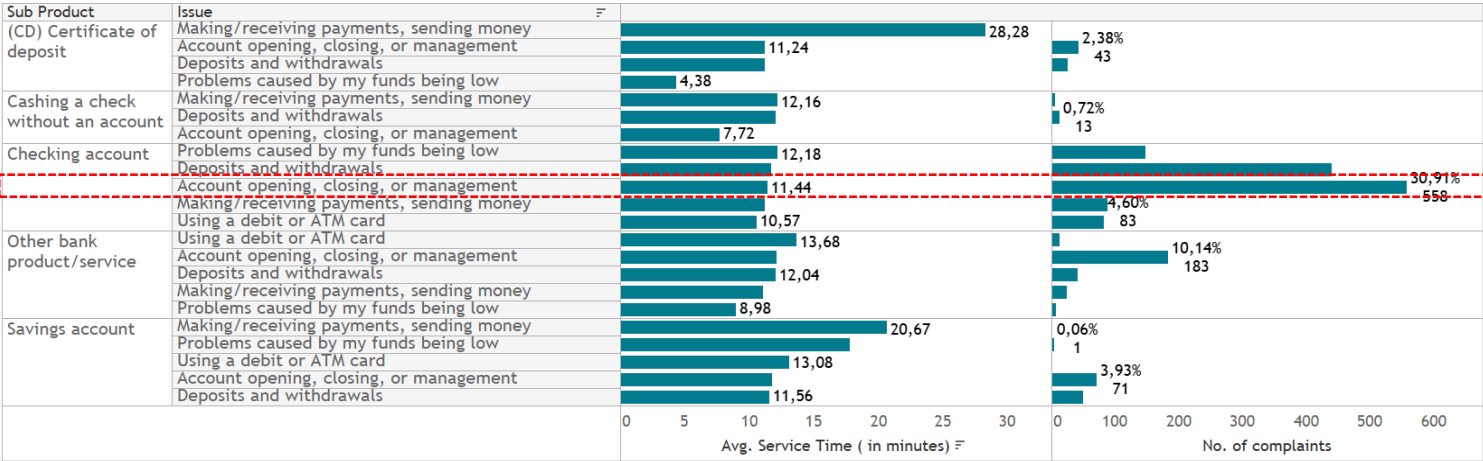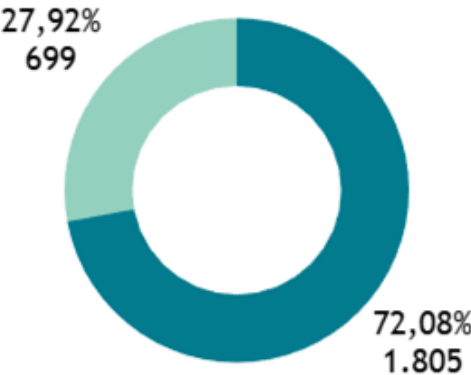|		Avg. Service Time (in minutes)	No. of complaints
No	2011	10,40	0,21%
	2012	11,67	16,32%
	2013	11,20	16,90%
	2014	12,05	14,57%
	2015	11,51	16,78%
	2016	11,41	17,28%
	2017	11,99	0,79%
Yes	2011	11,21	0,08%
	2012	11,25	5,08%
	2013	12,15	3,58%
	2014	12,42	2,54%
	2015	12,44	2,87%
	2016	12,41	2,62%
	2017	10,12	0,37%
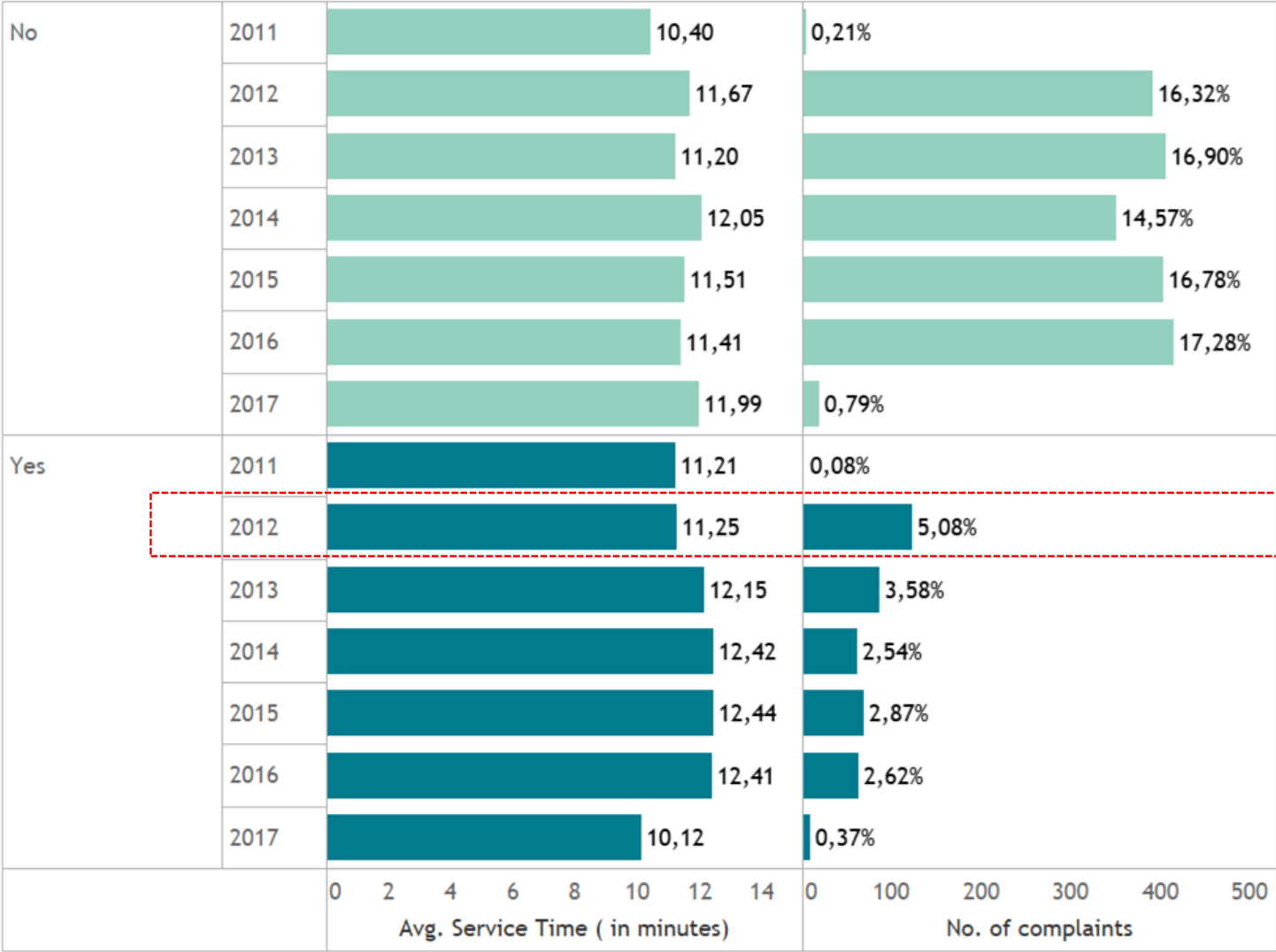
Average Service Time by Product & Issue

Most complaints occurred in Bank account or service product (72,08%) of checking account sub product related account opening, closing, or management issue (588 complaints) with average service time 11,44 minutes. On the other hand, billing disputes issues occurred frequently (138 complaints) in credit card products with average service time 11,48 minutes. The highest average service time in bank account product is in Certificate of deposits related of making/receiving payments, sending money 28,28 minutes while in credit card is privacy issue 16,35 minutes.
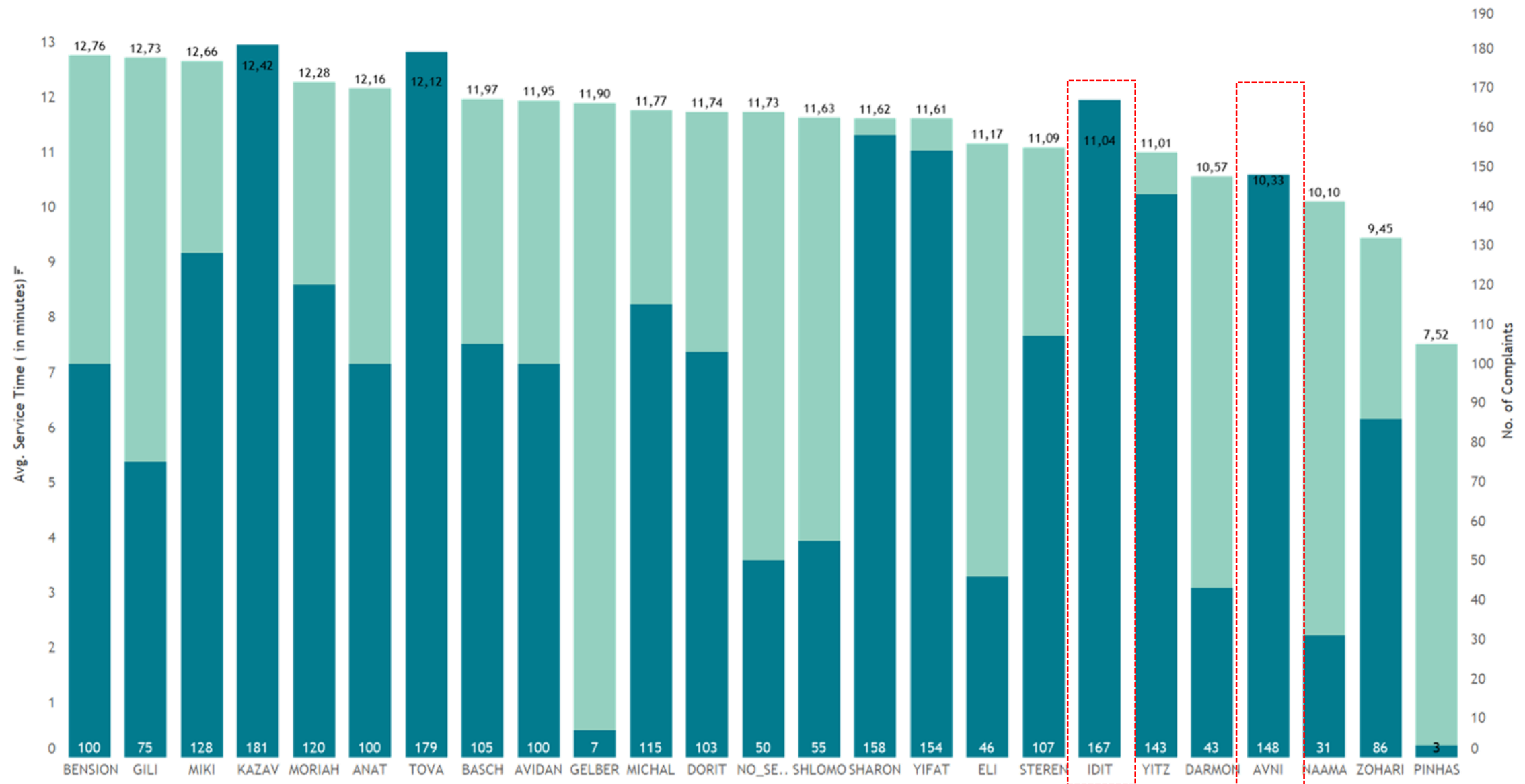
Average time Service

11,65 mins
11,64 mins

■ Bank account or service
■ Credit card

No. of complaints

27,92% 699
72,08% 1.805

Sub Product	Issue	Avg. Service Time (in minutes)	No. of complaints
(CD) Certificate of deposit	Making/receiving payments, sending money	28,28	2,38% 43
	Account opening, closing, or management	11,24	
	Deposits and withdrawals		
	Problems caused by my funds being low	4,38	
Cashing a check without an account	Making/receiving payments, sending money	12,16	0,72% 13
	Deposits and withdrawals		
	Account opening, closing, or management	7,72	
Checking account	Problems caused by my funds being low	12,18	
	Deposits and withdrawals		30,91% 558
	Account opening, closing, or management	11,44	
	Making/receiving payments, sending money		4,60% 83
	Using a debit or ATM card	10,57	
Other bank product/service	Using a debit or ATM card	13,68	10,14% 183
	Account opening, closing, or management		
	Deposits and withdrawals	12,04	
	Making/receiving payments, sending money		
	Problems caused by my funds being low	8,98	
Savings account	Making/receiving payments, sending money	20,67	0,06% 1
	Problems caused by my funds being low		
	Using a debit or ATM card	13,08	3,93% 71
	Account opening, closing, or management		
	Deposits and withdrawals	11,56	

| Issue	Avg. Service Time (in minutes)	No. of complaints
Privacy	16,35	0,43% 3
Application processing delay		
Cash advance fee	14,69	3,29% 23
Rewards		
Transaction issue	13,62	
Sale of account		2,43% 17
Payoff process	13,10	
Billing statement		
Collection debt dispute	12,89	3,15% 22
Credit card protection / Debt protection		
Forbearance / Workout plans	12,62	
Delinquent account		
Credit determination	12,36	8,73% 61
Identity theft / Fraud / Embezzlement		
Collection practices	12,13	6,72% 47
APR or interest rate		
Advertising and marketing	11,88	
Bankruptcy		
Billing disputes	11,48	19,74% 138
Other		
Late fee	11,32	
Arbitration		
Closing/Cancelling account	10,73	8,73% 61
Balance transfer		
Unsolicited issuance of credit card	10,44	2,15% 15
Other fee		
Credit line increase/decrease	10,36	
Customer service / Customer relations		5,29% 37
Credit reporting	9,57	
Cash advance	6,74	
Overlimit fee	4,45	0,14% 1
Balance transfer fee	0,40	

Average Service Time by Server

IDIT and AVNI have the most effective time service response comparing to other servers with high number of complaints (167 and 148) and able to give faster service time (11,04 minutes and 10,33 minutes), on the other hand, GELBER and GILI are the least effective, with low amount of complaints (7 and 75) and high average service time (11,90 minutes and 12,73 minutes)

Average Service Time by Type

The most effective type is PS comparing to other type, able to handle many complaints (1.723 complaints) with average service time 11.75 minutes.
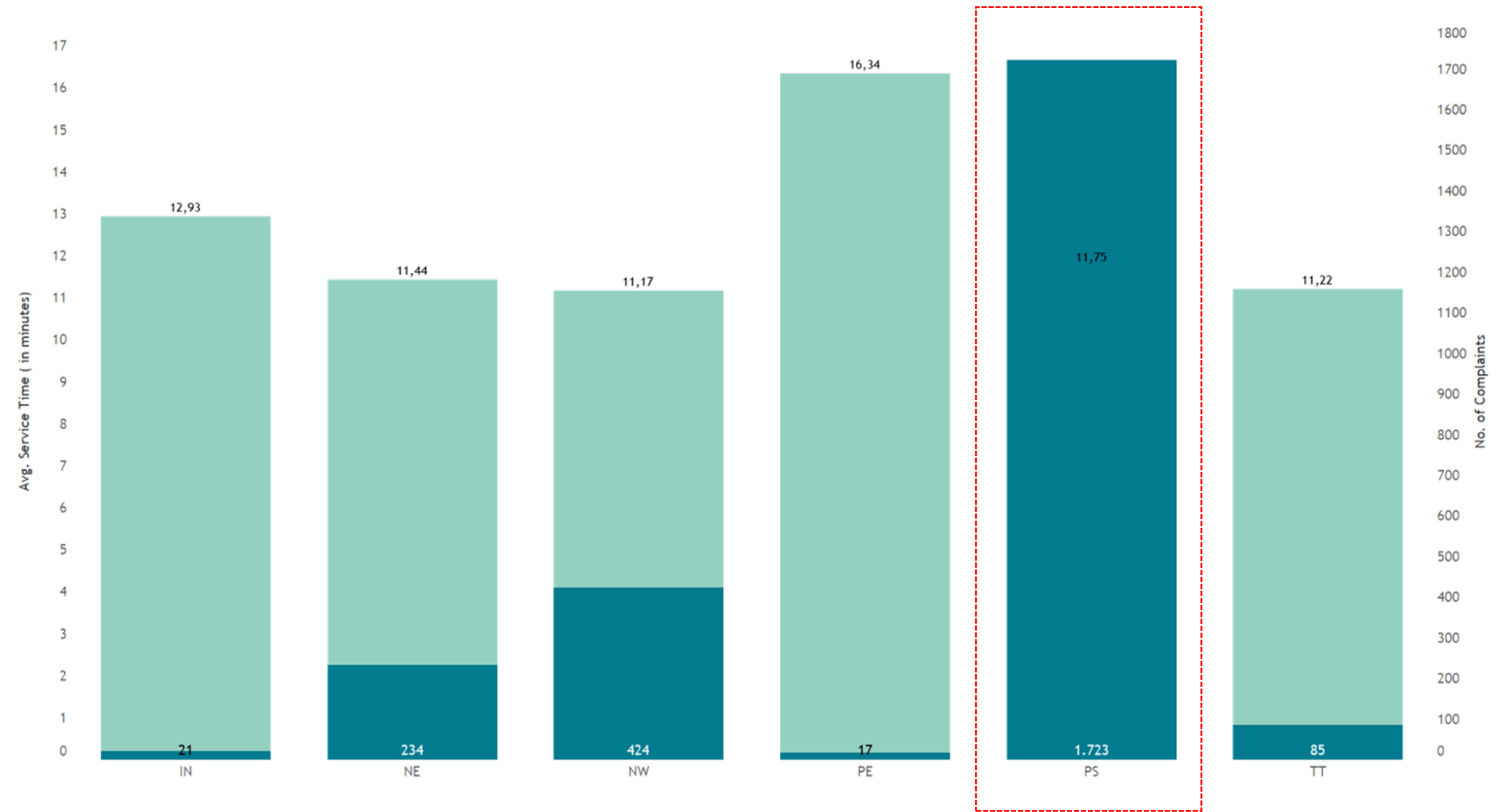
Conclusion & Strategy

Product & Issues

- Increase access to Information and increase Agent's knowledge related to complaints occurred most frequently in each product and also manage issues with the highest average time service, such as:

a. Bank account or service product : in account opening, closing, or management issue and making/receiving payments, sending money

b. Credit card : in Billing dispute and privacy

Server

Gather information from server IDIT and AVNI which have the most effective time service response and implement the best technique to other server based on benchmarking result, so all server will give the same effectiveness.

Type

Since PS is the most effective type, then focus on using it to handle complaints.

THANK YOU